

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-10729-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Clifford Mister  
234 Ardmore Avenue  
Toms River, NJ 08757

Betty Mister  
234 Ardmore Avenue  
Toms River, NJ 08757

Social Security No.:

xxx-xx-8268

xxx-xx-0085

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 9/17/19  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: August 7, 2019  
JAN: wir

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Clifford Mister  
Betty Mister  
Debtors

Case No. 19-10729-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 132

Page 1 of 1  
Total Noticed: 16

Date Rcvd: Aug 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2019.

db/jdb	+Clifford Mister, Betty Mister, 234 Ardmore Avenue, Toms River, NJ 08757-5314
517965321	+Carrington Mortgage Servicing, 1600 S Douglass Road Ste 2, Anaheim, CA 92806-5951
517965323	Deborah Speciality Physicians, MD, Attn: 15823X, PO Box 14000, Belfast, ME 04915-4033
517965324	Gem Recovery Systems, PO Box 85, Emerson, NJ 07630-0085
517998360	+SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
517965325	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
517965326	+Toms River Medical Group, 81-1 Route 37 West, Toms River, NJ 08755-6406
518124577	+Wilmington Savings Fund Society, FSB,, as Trustee of Stanwich Mortgage Loan, C/O Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2019 00:04:29 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 08 2019 00:04:26 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517965319	E-mail/Text: billing@assa-nj.com Aug 08 2019 00:04:50 Atlantic Shore Surgical Associates, 478 Brick Blvd, Brick, NJ 08723-6077
517965320	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 08 2019 00:04:51 Bayview Financial Loan, 4425 Ponce De Leon Blvd, Miami, FL 33146-1873
518070443	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 08 2019 00:04:51 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
518044969	+E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Aug 08 2019 00:07:38 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517965322	+E-mail/PDF: creditonebknotifications@resurgent.com Aug 08 2019 00:06:47 Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
518062103	E-mail/PDF: resurgentbknotifications@resurgent.com Aug 08 2019 00:06:09 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2019 at the address(es) listed below:

Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust C eholdren@hillwallack.com, jhanley@hillwallack.com; hwbknj@hillwallack.com
James J. Cerbone	on behalf of Joint Debtor Betty Mister cerbonelawfirm@aol.com, cerbonejr83307@notify.bestcase.com
James J. Cerbone	on behalf of Debtor Clifford Mister cerbonelawfirm@aol.com, cerbonejr83307@notify.bestcase.com
Kevin Gordon McDonald	on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7